

## ABSTRACT

The present invention provides a system, method and apparatus for direct point-of-service health care by a pharmacy benefit provider. The system includes a pharmacy benefit manager (804) that provides a pharmacy benefit plan, one or more individuals (202) that are members of the pharmaceutical benefit program and a discount price list (808) provided by  
5 the pharmacy benefit manager (804) that regulates the cost of pharmaceuticals provided to the members (202) by the pharmacy benefit manager (804) such that the members pay the pharmacy benefit manager (804) in-full directly (812) for any pharmaceuticals provided based on the discount price list (808).